

Housing

The Housing Chapter provides direction and guidance for the City's efforts to provide an adequate housing supply to meet existing and future housing demand in Eau Claire. The chapter addresses both the City's role in providing housing assistance to low- and moderate-income households and persons with special needs, and the City's role in the development of housing through the private sector.

Housing plays a major role in defining Eau Claire's sense of place. The development, maintenance, and redevelopment of housing plays a major role in shaping the community physical character, transportation investments, public infrastructure investments, and the need and location of schools and community facilities. Three basic forces generally shape the type and distribution of housing units and tenure patterns: factors of supply, factors of demand, and factors of community. Factors of **supply** include the number and type of housing units, tenure, vacancies, housing values and rental rates, construction costs, subsidized and special needs demands, and the condition of the existing stock. Factors of **demand** include lifestyle choices, rate of population growth or decline, household formation patterns, and community income and economic factors. Factors of **community** include location desirability, land use consistency, land use transitions, design and density, access, mix of use, and regulation and permitting requirements.

The City exercises a major role in determining the impact of the factors of community on housing development. The City's Zoning Ordinance, Subdivision Ordinance, historic preservation regulations, building codes, and extension of water and sanitary sewer infrastructure provide the City's principal means for influencing the mix of housing types, maintenance of housing stock, and diversity and quality of new residential development.

The City also plays a major role in meeting low- and moderate-income housing needs through its administration of federal housing programs. The Housing Chapter incorporates the priorities of the City's *Consolidated Plan for Community Development Block Grant, HOME, and Housing Programs* regarding the provision of housing within the context of the planned physical development of the community. A more detailed description of the City's housing assistance initiatives in providing decent and affordable housing, providing a suitable living environment, and expanding economic opportunities for low- and moderate-income households is contained in the current *Consolidated Plan*, which is updated on a periodic basis and is available from the City Housing Authority.

Key Issues

1. **Rental Housing Supply:** What should the City do to increase the supply of lower-cost rental housing, especially with more than two bedrooms?

2. **Housing Mix:** What should the City do to encourage a greater diversification of the community's housing stock?
3. **Diversity and Design:** To what extent should the City encourage a greater diversity of housing types within single-family neighborhoods? What housing design standards should the City promote to help create a compatible mixture of housing types and densities?
4. **Infill Standards:** What design standards for setbacks, building mass, garage placement, and similar factors should the City establish for new infill housing in existing older neighborhoods?
5. **Preservation of Existing Housing:** What should the City do to preserve and upgrade the community's existing housing stock and stimulate private sector housing investment in older neighborhoods?
6. **Updating:** What should the City do to encourage updating of the community's large stock of 1950s and 1960s single-family houses to meet current market needs and ensure the continued viability of its neighborhoods?
7. **Zoning Flexibility:** What should the City do to make the Zoning Code more flexible to accommodate a greater variety of housing types and site designs?
8. **Public Housing Assistance:** What should the City do to ensure an adequate level of public funding for rent assistance and scattered-site public housing?
9. **Elderly Housing Needs:** What should the City do to address the housing needs of the increasing elderly population in the community?



Goal and Objectives

Goal: Stabilize and improve established neighborhoods, while promoting affordable and decent housing for all residents of Eau Claire.

Objective 1 – Housing Affordability: Use regulations and assistance programs to help make housing affordable for all.

Objective 2 – Housing Rehabilitation, Maintenance, and Infill Development: Continue to support and require maintenance of all types of housing.

Objective 3 – Housing Diversity: Promote, through plans and regulations, a broad range of housing types and price levels in each major district or neighborhood.

Objective 4 – Multiple-family Housing Design: Improve the appearance of multiple-family housing so that it becomes a more acceptable and compatible alternative.



Housing Policies

Objective 1 – Housing Affordability

Use regulations and assistance programs to help make housing affordable for all.

Policies:

- 1. Rent Assistance:** Continue to administer the following programs through the City Housing Authority to the extent that funding is available:

- Subsidies for Rental of Private Housing
 - Section 8 Voucher Program
 - HOME Tenant-Based Rental Assistance
- Subsidized Housing Owned by the Housing Authority
 - Park Tower Apartments
 - Park Tower Townhomes
 - Public Housing
 - Substantial Rehabilitation Housing
 - Homeownership Program for Low-Income Families

Rent assistance was identified as the top priority need in Eau Claire in the *Consolidated Plan, 2005-2009*.

There are also approximately 900 households receiving rent assistance from the federal or state governments via the Eau Claire Housing Division. Approximately 470 of those are in the form of Section 8 vouchers. The Housing Division hopes to maintain that level of assistance through the year 2009.

Approximately one-third of the total elderly households have housing cost needs.

2. **Priorities for Rent Assistance:** Ensure that all parts of the City are eligible for this assistance. The privately owned units for which tenants will receive assistance are scattered throughout the City. Their rents cannot exceed guidelines set by the U.S. Department of Housing and Urban Development.
3. **Homeownership Assistance for First-time Buyers:** Continue to administer through the City Housing Division the First-time Homebuyer Downpayment and Closing Cost Assistance Program using federal HOME funds. Under this program, low-income buyers can qualify to receive up to \$3,500 in assistance.

The Housing Division expects to assist approximately 20 households annually through this program and the one described below.

4. **Homeownership Assistance for Low-income Families:** Continue the existing Housing Authority program to purchase and rehabilitate housing units on scattered sites across the City as funding becomes available. Families agree to purchase the house for the appraised price at the time of occupancy. The families rent the houses under the offer to purchase for a five-year period. During the five years, a percentage of the amount paid as rent goes toward reducing the final purchase price. At the end of the period, the families obtain a conventional mortgage through a lender of their choice to purchase the house.
5. **Priorities for Homeownership Assistance:** Establish a priority for homeownership assistance for family households with incomes between 50 and 80 percent of the Eau Claire median income and households in Census Tracts 6, 7, 10, 11, 12, and 13.

6. **Public Housing:** Maintain the number of housing units owned by the Housing Authority (public housing) at its present level for the foreseeable future. Additional units may be added in the future, if federal funds become available.



7. **Housing for the Homeless:** Continue to provide leadership for the Continuum of Care through the Eau Claire Housing Authority. The Continuum of Care meets several times annually to share ideas, identify needs and set agendas to address local housing and homeless needs.

The Continuum of Care group will continue to seek federal funding for its Supportive Housing Program, which assists in efforts to serve the homeless. Organizations involved in the Continuum of Care include:

- Hope Gospel Mission
 - Community Table
 - Chippewa Valley Free Health Clinic
 - Hmong Association
 - Feed My People
 - Children's Service Society
 - Eau Claire Department of Human Services
 - Salvation Army
 - Lutheran Social Services
 - Catholic Charities
 - Eau Claire Police Department
 - Eau Claire Housing Authority
 - Western Dairyland
 - Interfaith Hospitality Network
 - Bolton Refuge House
 - New Horizons
8. **Habitat for Humanity:** Continue the Housing Authority program to help provide suitable buildable lots to the local chapter of Habitat for Humanity, which builds new housing for low- and moderate-income families.
9. **State Housing Assistance:** Continue to administer through the Housing Authority all appropriate state housing programs, including, but not limited to:
- Wisconsin Housing and Economic Development Authority (WHEDA) Emergency Shelter Program
 - WHEDA below-market-rate mortgages
 - Housing Cost Reduction Initiative Program (C-Cap Grants) – state grants used by local lenders to reduce down payments
 - Neighborhood Enhancement Fund
 - Tax increment financing

10. **Local Housing Assistance:** Continue to participate with private and non-profit groups seeking to leverage or obtain new funding sources aimed at solving housing problems by supporting or jointly pursuing foundation funds and social investment by corporations, and by assisting with grant applications.
11. **Private Housing:** Promote the private development of for-sale and rental housing affordable to households of moderate-income through these means:
 - Planning for mid- and high-density residential locations in each major neighborhood;
 - Educating builders about better design for attached housing so that type of shelter becomes a more desirable option.



Objective 2 – Housing Rehabilitation, Maintenance, and Infill Development

Continue to support and require maintenance of all types of housing.

The Eau Claire Housing Authority provides a relatively small amount of financial assistance for the repair of housing owned by people of modest income, but it is by no means adequate to address the City-wide problem, which must be tackled principally by the private owners.

Policies:

1. **Housing Code Enforcement:** Continue to provide funding through the City Community Development Block Grant (CDBG), subject to the availability of funds, to support the Intensified Code Enforcement Program of the City-County Health Department.

Through this program, the Health Department identifies houses with code violations and works with property owners to bring the properties into compliance.

2. **Housing Rehabilitation Loans:** Continue to administer the City's Housing Rehabilitation Program, which is funded through the federal Community Development Block Grant Program.

The program is administered by the City Housing Authority and is a loan program for low-income homeowners and landlords who rent to low-income tenants. Deferred and installment loans are available to participants at 3% interest over 20 years. The installment loans are repaid monthly and deferred loans are repaid as the properties are sold or no longer occupied by the original occupants. These repayments contribute approximately \$260,000 annually to the City's CDBG program. This program assists an average of 23 homeowners annually.

- 3. Priority for Housing Rehabilitation Loans:** Provide housing rehabilitation loans to households with low-income as set forth in the federal eligibility requirements. Owner-occupants will have priority over investor-owners. Those with substandard housing conditions will have priority over those with cosmetic remodeling needs.



For investors loans, locational preference will be given to applicants from Census Tracts 6, 7, 10, 11, 12, and 13, which have the greatest number and percentage of deteriorated houses.

- 4. Lead Paint Reduction Program:** Continue to administer the lead paint removal and remediation program through the Housing Authority for housing that receives federal assistance, such as the CDBG funded code enforcement and rehabilitation programs described above. The City will continue to partner with the City/County Health Department to eliminate lead based paint hazards and childhood lead poisoning in the City.

It is estimated that there are 18,500 housing units in Eau Claire that were built before 1980 and may contain lead-based paints. Federal regulations require that all housing receiving federal assistance needs to be evaluated for the presence and dangers of lead-based paint and that paint be encapsulated or removed. The Housing Division estimates that it can assist a minimum of only 30 households over the next five years. The City/County Health Department will continue to monitor for childhood lead poisoning cases, conduct case management of lead poisoned children, and enforce lead hazard abatement.

Location priorities for the lead paint removal program would be Census Tracts 6, 7, 10, 11, and the eastern half of 12.

- 5. Weatherization Program:** Continue to allocate a percentage of the Housing Authority's federal HOME program funding for housing weatherization projects in conjunction with its CDBG program.

Under this program, low-income homeowners receive forgivable loans of up to \$3,500 for weatherization-related improvements. The loans are forgiven if the homeowner continues to own the property for one year.

6. **Historic Structures:** Preserve and conserve historically significant structures in accordance with the Historic Preservation Chapter.
7. **Incompatible Land Uses:** Identify and remove those incompatible, non-residential land uses that degrade the residential character of a neighborhood, and that are not in conformance with zoning.
8. **Infill Lots:** Support the donation of vacant lots and structures appropriate for infill housing to other organizations engaged in providing homes in established neighborhoods. Consider amending the Zoning Code to include regulatory incentives for infill projects that are compatible with older neighborhoods and historic districts. Use the design guidelines presented under Objective 4 and those of the Physical Character Chapter to regulate the placement and design of infill buildings in keeping with surrounding homes. Encourage elderly housing on infill lots due to the quiet nature of such uses.
9. **Adaptive Reuse:** Encourage the adaptive reuse of existing buildings for residential and commercial uses in appropriate areas through flexible zoning standards and financial assistance.



Objective 3 – Housing Diversity

Promote, through plans and regulations, a broad range of housing types and price levels in each major district or neighborhood.

Eau Claire can use its zoning regulations to promote the use and acceptance of alternatives to single-family detached housing.

Policies:

1. **Variety:** Encourage through administration and implementation of the *Comprehensive Plan* and Zoning Ordinance the construction of a variety of housing types, including rental housing, narrow-lot singles, townhouses, rowhouses, apartments, and live-work units.

Eau Claire also needs to attract large, high-value detached houses and will seek to annex locations with attributes such as woods, water, and views suitable for those desirable houses.



The City will seek to attract new housing in central infill or redevelopment sites as well as fringe locations.

Means of encouraging this variety will be the policies found in the Land Use Chapter, Zoning Ordinance, plat review and publicly assisted redevelopment plans.

2. **Special Needs:** Continue to provide leadership through the Housing Authority to use federal, state, and private non-profit funding to create or reduce the cost of housing for the most needy in the community, including:
 - Large low-income families
 - The low-income elderly
 - The low-income physically handicapped or disabled
 - Those with HIV or AIDS
 - The chronically mentally ill
3. **Homeless:** Continue cooperation between community resources to address the needs of the homeless. Organizations currently involved are listed under Objective 1, Housing Affordability, Policy 7.

Objective 4 – Multiple-Family Housing Design

Improve the appearance of multiple-family housing so that it becomes a more acceptable and compatible alternative.

In recent years, nearly half of all the new housing units built in Eau Claire have been townhouses or apartments. It will be important for these types of housing to be attractive and visually compatible with single-family housing in order to protect neighborhood quality and promote the use of these types of housing.

Policies:

1. **Strengthened Design Requirements:** Promote better quality design for multiple-family housing so that it becomes a more acceptable form of housing with better visual appeal and lasting value.

To do so, the City will consider incorporating its *Multiple-family Housing Design Manual* and its Landscape Manual into the Eau Claire Zoning Ordinance.

The *Multiple-Family Housing Design Manual* includes most of the principles that are essential and basic to attractive design. Before incorporating these guidelines into the Zoning Ordinance, they will be strengthened by requiring, rather than just “encouraging,” the design features noted in the manual.

Additional design guidance for housing is presented in the Physical Character Chapter of this *Plan*.

2. **Integration with Single-family Housing:** Encourage land developers to prepare plans that include some attached housing in every major residential neighborhood. Such housing should:

- Be given desirable locations;
- Have architectural and site planning features that help make it compatible with nearby detached housing;
- Be planned in conjunction with the single-family housing;
- Encourage preference for elderly housing.

